

**Business Packaged Accounts****M Business..... \$10.00/mth**

Package includes 15 debit transactions\*

- TeleService® (telephone banking)
- \$5 discount off safety deposit box rentals

**M Business Basic ..... \$25.00/mth**

Package includes 50 debit transactions\*

Same as M Business

**M Business Plus..... \$50.00/mth**

Package includes 130 debit transactions\*

Same as M Business Basic, as well as:

- No fee for certified cheques or stop payments
- No fee for coin handling
- No fee for commercial deposits
- 5 other financial institution ATM withdrawals

**M Business Supreme ..... \$75.00/mth**

Package includes 250 debit transactions\*

Same as M Business Plus, except:

- 10 other financial institution ATM withdrawals
- Email Money Transfers (EMT), In/Out

**Non-profit Accounts ..... \$4.00/mth**

Package includes unlimited transactions.

- Can purchase package cheques for \$15.00
- Incoming EMT's included. Out going is \$2.50

\*Debit Transactions include, cheque withdrawals, credit union ATM withdrawals, POS debit purchase withdrawals, utilities payments (In-branch ATM, MD), Telpay.

\*\*Regular charges apply after reaching limits

\*\*\* Service fees are subject to change without notice

\*\*\*\* Not included in electronic packages



NEW ROSS

**Contact US****Main Branch**

56 Forties Road  
PO Box 32  
New Ross, NS B0J 2M0

Phone: (902) 689-2949

Fax: (902) 689-2597

**Chester Basin Branch**

50 Highway 12  
PO Box 69  
Chester Basin, NS B0J 1K0

Phone: (902) 275-3509

Fax: (902) 275-2590

**[newrosscreditunion.ca](http://newrosscreditunion.ca)**

Effective: February 2021

# Service Fees & Packaged Accounts

Banking options to  
suit your needs.



NEW ROSS

## Teller Transactions

Credit Union Official Cheque (non-lending related) .. \$7.50

### Certified Cheques

First Party..... \$10.00  
Third Party..... \$15.00

Canadian Money Order ..... \$5.00  
Bill Payments (In-branch)..... \$1.50

### Deposits

Personal\*\*\*\* ..... FREE  
Commercial..... \$0.95

### Withdrawals

Cash\*\*\*\* ..... FREE  
Cheque - Personal..... \$0.90  
Cheque - Commercial..... \$0.95  
Cheque - Non encoded ..... \$3.00

### Stop Payments

In-branch..... \$10.00  
MemberDirect®/Golden Member ..... FREE

### Document Retrieval

Less than 30 days ..... min. \$2.50  
Over 30 days ..... min. \$25.00  
Statement Printouts..... \$2.50

### Transfers/Balance Inquiries/Clearing

In-branch\*\*\*\* ..... FREE  
By phone request (balance/transfer) ..... \$3.00  
Non-posted items (clearing) ..... \$5.00

## Electronic Transactions

MemberDirect® Bill Payment ..... \$0.50  
MEMBER CARD® direct payment purchase..... \$0.90  
Pre-authorized debit ..... \$0.90  
Transfers ..... FREE  
ATM Deposits ..... FREE  
TeleService® (Telephone Banking)  
    Bill Payment..... \$0.50  
    Phone Call ..... \$0.50  
    All Other Transactions..... \$0.25  
Transfers by Computer for Overdraft..... \$5.00  
Account Maintenance Fee (chequing)..... \$2.50  
Loan Payment Late Notice (10 days)..... \$45.00  
Loan Extension Fee ..... \$25.00  
Wire Transfers (all currencies)..... \$10 plus Central1 fee  
Interac e-Transfer® (debit and credit)..... \$2.50  
Interac Flash® Deactivation..... \$17.50  
ATM withdrawals  
    Credit Union..... \$0.90  
    Other Financial Institution..... \$3.00  
    International ..... \$5.00  
    Bill Payment..... \$1.00  
    Transfers and ATM deposits..... FREE

## Other Transactions

### NSF Cheques

Return ..... \$45.00  
Chargeback ..... \$15.00  
Paid ..... \$5.00

### Safety Deposit Boxes

Small ..... \$30.00  
Medium..... \$40.00  
Large ..... \$55.00  
Duplicate Key/Drilling..... \$25.00 plus cost

Bank Confirmation..... \$30.00

Commercial Coin Deposits..... 1%

### Night Depository Bags

Disposable (100's) ..... \$30.00  
Canvas Bag..... \$15.00

Estate Accounts ..... \$5 equity share/reg. service charges

Concentra® Estate Handling Fee..... \$150.00

### Miscellaneous

Fax Receiving (per page)..... \$1.00ea  
Fax Sending (first 5 pages)..... \$2.00ea  
    (additional pages)..... \$1.00ea  
Account Transfer Out ..... \$10.00  
RRSP, TFSA, RRIF Transfer Out ..... \$35.00  
Membership closed (Within 90 days of opening) ..... \$20.00  
Inactive Account Notice (per month)..... \$3.00  
Photocopies..... \$0.25  
Instant Debit Card ..... \$7.50  
DocuSign..... \$5.00

## Personal Packaged Accounts

**YOUR Chequing 15** ..... \$5.50/mth  
Package includes 15 debit transactions\*

**M Basic** ..... \$9.95/mth

Package includes 25 debit transactions\*  
- \$5 discount off safety deposit box annual rentals  
- Bill payments (In-branch, ATM, MD)

**M Plus** ..... \$14.95/mth

Package includes 45 debit transactions\*  
Same as M Basic, as well as:  
- No fee for Canadian money orders  
- Certified cheques  
- Credit union official cheque  
- TelService®

- Stop payments
- 5 other financial institution ATM withdrawals
- Personal cheques (pre-determined style)

**M Gold** ..... \$24.95/mth

Package includes unlimited debit transactions\*

Same as M Plus, as well as:

- \$10 discount off safety deposit box rentals
- 10 other financial institution ATM Withdrawals
- 2 International ATM withdrawals
- Email Money Transfer (EMT) In/Out

**Electronic Savings Package** ..... \$12.95/mth

Package includes unlimited electronic debit transactions, including, direct payment purchase (POS), credit union ATM withdrawals, Teleservice®/Telpay withdrawal, ATM bill payments, MemberDirect® bill payments. EMT In/Out. DOES NOT include transactions In-branch.

**Electronic Chequing Package** ..... \$14.95/mth

Package includes same as Electronic Savings Package plus monthly cheque processing. DOES NOT include transactions in branch.

**Golden Account (age 59 and older)** ..... \$4.00/mth

Package includes unlimited transactions with no fees, as well as:

- 50% discount off safety deposit box rentals
- 1/4% bonus on term deposits of \$5000 or more non-redeemable for a minimum of 1 year
- Personalized cheques (pre-determined style)
- EMT In/Out and money orders

**Student/Youth Account** ..... FREE

- Under age 19 unlimited transactions with no fees
- Over 19 and attending a post secondary institution on a full time basis remain no s/c with confirmation of institution provided annually



MemberDirect™